IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) An insurance design service providing system comprising:

an arbitrary communication network;

a plurality of nodes connected to [[said]] the arbitrary communication network; and

a server ~~device for generating~~ apparatus configured to output information ~~regarding~~ relating to an insurance product meeting ~~conditions when prescribed conditions regarding the design of prescribed insurance are inputted~~ condition on a basis of the condition input from any of [[said]] the nodes connected to the arbitrary communication network, ~~and for transmitting thus generated information to said node from which said prescribed information is inputted~~ wherein

the nodes download an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus,

the nodes execute the insurance fee calculation module to input the condition relating to the insurance product by providing an input screen, and to calculate an insurance fee on the basis of the input condition and display the insurance fee,

the nodes execute the data storage calling module when calculating the insurance fee to communicate with a database management module executed by the server apparatus, and to input stored data which is obtained by the database management module by accessing to a database and display the stored data on the input screen in a state correctable for a user,

the nodes in accordance with an instruction of the user execute the graph drawing module to display a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition, and

the nodes in accordance with an instruction of the user output a request for calculating of a surrender value to the server apparatus, and the server apparatus executes a surrender

value calculation module in accordance with the request to calculate the surrender value and notify a result to the nodes.

2. (Currently Amended) The insurance design service providing system according to claim 1, wherein

the nodes download a handling definition ~~said server device transmits a processing~~ module ~~for executing processing to generate said information to said node device~~ from the server apparatus to check whether or not the condition concerning the insurance product are contrary to predetermined law and order, and display a result.

3. (Currently Amended) The insurance design service providing system according to claim 2, wherein

said server ~~device~~ apparatus performs, with respect to the insurance product based on said inputted ~~conditions~~ condition, at least one ~~, a plurality of, or all~~ of [[the]] processes of examining whether said insurance product meets [[the]] prescribed regulations, calculating ~~a premium~~ an insurance fee, extracting [[the]] contents of a guarantee, calculating [[a]] the surrender value, [[and]] detecting information regarding accounting processing, and making a comparison to other insurance products.

4. (Currently Amended) The insurance design service providing system according to claim 2, wherein

said server ~~device~~ apparatus transmits [[a]] the graph drawing module to said ~~node device~~ nodes [[for]] so as to graphically ~~displaying~~ display information on the result of [[said]] each process at said ~~node device~~ nodes.

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5. (Currently Amended) The insurance design service providing system according to claim 2, wherein said insurance <u>product</u> is life insurance.

6. (Currently Amended) The insurance design service providing system according to claim 5, wherein

any of said plurality of nodes inputs [[the]] prescribed conditions relating to [[the]] <u>a</u> design of <u>the</u> life insurance into said server ~~device~~ <u>apparatus</u>.

7. (Currently Amended) The insurance design service providing system according to claim 6, wherein said server ~~device generates~~ <u>apparatus outputs</u> information ~~regarding~~ <u>relating to</u> the life insurance ~~product~~ meeting said inputted conditions.

8. (Currently Amended) The insurance design service providing system according <u>to</u> claim 7, wherein

said prescribed conditions relating to the design of said life insurance ~~comprises the conditions including~~ <u>include at least</u> one ~~, a plurality of, or all~~ of [[the]] conditions pertaining to age of a policyholder, gender thereof, a family composition thereof, a clinical history thereof, <u>a</u> classification of insurance, <u>a</u> type of insurance, a payment method of ~~a premium~~ <u>the insurance fee</u>, a term insured, a period of payment of the ~~premium~~ <u>insurance fee</u>, and contents of a guarantee including an amount insured.

9. (Currently Amended) The insurance design service providing apparatus including

a server ~~device~~ <u>apparatus</u> connected to an arbitrary <u>communication</u> network to which a plurality of nodes [[is]] <u>are</u> connected, ~~wherein~~ said server ~~device~~ <u>apparatus</u> comprising:

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outputting a receiving means for outputting receiving information prescribed

conditions relating to design of prescribed an insurance product meeting condition on

a basis of the condition input from any of said node the nodes connected to the

arbitrary communication network; and

executing means for executing a surrender value calculation module, wherein

an information generation means for generating information regarding said insurance

product meeting said received conditions; and

a transmission means for transmitting said generated information to said node from

which said prescribed information is inputted

the nodes comprise

downloading means for downloading an insurance fee calculation module, a

data storage calling module and a graph drawing module from the server apparatus,

executing means for executing the insurance fee calculation module to input

the condition relating to the insurance product by providing an input screen, and to

calculate an insurance fee on the basis of the input condition and display the insurance

fee,

executing means for executing the data storage calling module when

calculating the insurance fee to communicate with a database management module

executed by the server apparatus, and to input stored data which is obtained by the

database management module by accessing to a database and display the stored data

on the input screen in a state correctable for a user,

executing means for executing in accordance with an instruction of the user

the graph drawing module to display a graph showing transition of at least one of the

insurance fee and a guarantee fee according to the input condition, and

outputting means for outputting in accordance with an instruction of the user a

request for calculating of a surrender value to the server apparatus, and

the executing means of the server apparatus executes the surrender value calculation

module in accordance with the request to calculate the surrender value and notify a result to

the nodes.

10. (Currently Amended) The insurance design service providing apparatus

according to claim 9, wherein

the downloading means of the nodes downloads a handling definition said

transmission means transmits a processing module for generating insurance specification

information based on the information generated by said information generation means to said

node to which said prescribed information is inputted from the server apparatus to check

whether or not the condition concerning the insurance product are contrary to predetermined

law and order, and display a result.

11. (Currently Amended) The insurance design service providing apparatus

according to claim 10, wherein

the nodes further comprise generating means for generating said node generates said

insurance specification information on the [[node]] nodes.

12. (Currently Amended) The insurance design service providing apparatus

according to claim 11, wherein

said server apparatus further comprises information generation performing means

performs for performing, with respect to the insurance product, based on said inputted

conditions condition, at least one , a plurality of, or all of [[the]] processes of examining

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whether said insurance product meets [[the]] prescribed regulations, calculating ~~the premium~~ an insurance fee, extracting [[the]] contents of [[the]] a guarantee, calculating the surrender value, [[and]] detecting information regarding accounting processing, and making [[the]] a comparison to other insurance products.

13. (Currently Amended) The insurance design service providing apparatus according to claim 12, wherein

the performing ~~said information generation~~ means ~~generates~~ outputs information on [[the]] results of [[said]] the at least one of the processes.

14. (Currently Amended) The insurance design service providing apparatus according to claim 13, wherein

the server apparatus further comprises [[said]] transmission means ~~transmits~~ for transmitting the graph drawing module to ~~said node~~ the nodes for displaying information on the ~~result~~ results of ~~said each process~~ the at least one of the processes.

15. (Currently Amended) The insurance design service providing apparatus according to claim 14, wherein

said transmission means causes to graphically display information about the ~~result~~ results of said ~~each process~~ at least one of the processes on the [[node]] nodes.

16. (Currently Amended) The insurance design service providing apparatus according to claim 11, further including:

[[a]] database means for storing [[the]] prescribed conditions relating to [[the]] a design of the ~~prescribed~~ insurance product inputted from said [[node]] nodes.

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17. (Currently Amended) The insurance design service providing apparatus according to claim 16, wherein

said insurance product is life insurance.

18. (Currently Amended) The insurance design service providing apparatus to according to claim 17, wherein

the server apparatus further comprises [[said]] receiving means ~~receives~~ for receiving the prescribed conditions relating to the design of the life insurance from said [[node]] nodes.

19. (Currently Amended) The insurance design service providing apparatus according to claim 18, wherein

said ~~information generation~~ outputting means ~~generates~~ of the server apparatus outputs information ~~regarding~~ relating to the life insurance ~~product~~ meeting said received conditions.

20. (Currently Amended) The insurance design service providing apparatus according to claim 19, wherein

said prescribed conditions relating to the design of said life insurance ~~comprise the conditions including~~ include at least one ~~, a plurality of, or all~~ of [[the]] conditions pertaining to [[the]] age of [[the]] a policyholder, [[the]] gender thereof, [[the]] a family composition thereof, [[the]] a clinical history thereof, [[the]] a classification of insurance, [[the]] a type of insurance, [[the]] a payment method of the ~~premium~~ insurance fee, [[the]] a term insured, [[the]] a period of payment of the ~~premium~~ insurance fee, and [[the]] contents of [[the]] a guarantee including [[the]] an amount insured.

21. (Currently Amended) An insurance design service providing method comprising the steps of:

connecting a server ~~device~~ apparatus to a communication network as a web site, wherein a plurality of nodes is connected to said communication network and said server apparatus outputs ~~device generates~~ information ~~regarding~~ relating to [[the]] an insurance product meeting ~~said conditions~~ condition on [[the]] a basis of the ~~prescribed conditions relating to the design of the prescribed insurance to be inputted~~ condition input from any of the nodes connected to the communication network;

~~transmitting an input processing module for inputting said conditions to said node when said web site is accessed from any of said nodes;~~

~~generating desired information regarding the life insurance product meeting said conditions when said conditions are inputted via said input processing module; and~~

~~outputting said generated information from the node to which said conditions are inputted~~

downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus to the nodes;

executing the insurance fee calculation module by the nodes to input the condition relating to the insurance product by providing an input screen, and to calculate an insurance fee on the basis of the input condition and display the insurance fee;

executing the data storage calling module by the nodes when calculating the insurance fee to communicate with a database management module executed by the server apparatus, and to input stored data which is obtained by the database management module by accessing to a database and display the stored data on the input screen in a state correctable for a user;

executing the graph drawing module by the nodes in accordance with an instruction of

the user to display a graph showing transition of at least one of the insurance fee and a

guarantee fee according to the input condition;

outputting a request for calculating a surrender value from the nodes to the server

apparatus in accordance with an instruction of the user; and

executing a surrender value calculation module by the server apparatus in accordance

with the request to calculate the surrender value and notify a result to the nodes.

22. (Currently Amended) The insurance design service providing method according

to claim 21, wherein: [[,]]

said server ~~device~~ apparatus transmits to at least one of the nodes the ~~prescribed~~

~~processing module~~ calculation module, the data storage calling module and the graph

drawing module, which are relating to the design of said insurance ~~to said node~~ product,

when said web site is accessed from ~~any of said~~ the at least one of the nodes;

said server ~~device generates specified~~ apparatus outputs information ~~regarding~~

relating to the [[life]] insurance product meeting said inputted ~~conditions~~ condition; and

said ~~node generates~~ at least one of the nodes outputs insurance ~~specification~~

information by executing ~~said processing module~~ the calculation module, the data storage

calling module and the graph drawing module based on said ~~transmitted~~ information output

from the server apparatus.

23. (Currently Amended) The insurance design service providing method according

to claim 22, wherein

said insurance product is life insurance; and

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[[the]] desired information relating to the <u>life</u> insurance ~~product~~ meeting said ~~conditions comprises information including~~ <u>condition includes at least</u> one ~~, a plurality of, or all~~ of [[the]] information <u>items</u> about whether said <u>life</u> insurance ~~product~~ meets [[the]] prescribed regulations, information about the <u>insurance fee,</u> information about [[the]] contents of [[the]] <u>a</u> guarantee, information about the surrender value, and information about [[the]] <u>an</u> accounting processing, and information about [[the]] <u>a</u> result of comparing at least [[any]] one of said <u>information</u> items to other life insurance products.

24. (Currently Amended) The insurance design service providing method according to claim 22, wherein

said insurance is life insurance; and

said ~~prescribed conditions~~ <u>condition</u> relating to the design of said life insurance ~~comprise the conditions including~~ <u>includes at least</u> one ~~, a plurality of, or all~~ of [[the]] conditions pertaining to [[the]] age of [[the]] <u>a</u> policyholder, [[the]] gender thereof, [[the]] <u>a</u> family composition thereof, [[the]] <u>a</u> clinical history thereof, [[the]] <u>a</u> classification of insurance, [[the]] <u>a</u> type of insurance, [[the]] <u>a</u> payment method of the ~~premium~~ <u>insurance fee,</u> [[the]] <u>a</u> term insured, [[the]] <u>a</u> period of payment of the ~~premium~~ <u>insurance fee,</u> and [[the]] contents of [[the]] <u>a</u> guarantee including [[the]] <u>an</u> amount insured.

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